

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Douglas Horvath
Debtor(s)

Case No. 19-23478-CMB
Chapter: 13

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**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

AND NOW, this *The 11th of June, 2020*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



Carlota M. Böhm, Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Douglas Horvath
 Debtor

Case No. 19-23478-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 309

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 Total Noticed: 42

Date Rcvd: Jun 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2020.

db +Douglas Horvath, 10831 Guffey Rillton Road, Rillton, PA 15678-2732
 cr +Aspen Properties Group LLC as Trustee, of APG Holdings Revocable Trust,
 P. O. Box 28720, Anaheim Hills, CA 92809-0157
 cr +BMO Harris Bank N.A., 111 W. Monroe Street, Chicago, IL 60603-4095
 15237349 +Aspen Properties Group LLC as Trustee, of APG Holdings Revocable Trust,
 c/o FCI Lender Services Inc., PO Box 28720, Anaheim Hills, CA 92809-0157
 15132527 +BMO Harris Bank, N.A., PO Box 3040, Cedar Rapids, IA 52406-3040
 15130366 +COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas of Pennsylvania, Attn: Christy Peoples, PO Box 117,
 Columbus, OH 43216)
 15153799 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
 15116384 +Columbia Gas of PA, 2595 Interstate Drive, Suite 103, Harrisburg, PA 17110-9378
 15116386 +Diversified Consultants, Inc., Attn: Bankruptcy, Po Box 679543, Dallas, TX 75267-9543
 15140052 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 15116389 +Manor Bank, Po Box 250, Evans City, PA 16033-0250
 15149189 +Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037
 15217980 NextTier Bank, N.A., c/o Maureen A. Dowd, Esquire, Grenen & Birsic, PC,
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 15217979 +NextTier Bank, N.A., 101 E Diamond St, Suite 110, Butler, PA 16001-5943
 15116393 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180
 15116392 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
 15156628 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
 15140721 +PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101-4982
 15116394 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 15116400 +Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Ave., Ste. 109,
 Greensburg, PA 15601-2341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Jun 12 2020 07:08:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15127548 EDI: BECKLEE.COM Jun 12 2020 07:08:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 15116382 +EDI: AMEREXPR.COM Jun 12 2020 07:08:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 15116383 +E-mail/Text: bankruptcy@cavps.com Jun 12 2020 03:30:31 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 15117305 +E-mail/Text: bankruptcy@cavps.com Jun 12 2020 03:30:31 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 15116385 EDI: DISCOVER.COM Jun 12 2020 07:08:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 15145900 EDI: DIRECTV.COM Jun 12 2020 07:08:00 Directv, LLC, by American InfoSource as agent,
 PO Box 5008, Carol Stream, IL 60197-5008
 15118402 EDI: DISCOVER.COM Jun 12 2020 07:08:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 15116387 +E-mail/Text: bankruptcy.notices@hdfsi.com Jun 12 2020 03:30:43 Harley Davidson Financial,
 Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
 15134145 EDI: IRS.COM Jun 12 2020 07:08:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7317, Philadelphia, PA 19101-7317
 15116390 +E-mail/Text: mawccollection@mawc.org Jun 12 2020 03:30:22 MAWC, 124 Park and Pool Road,
 New Stanton, PA 15672-2404
 15116391 E-mail/Text: RVSVBICNOTICE@state.pa.us Jun 12 2020 03:30:09 PA Dept. of Revenue,
 PO Box 280946, Harrisburg, PA 17128-0946
 15150292 EDI: PRA.COM Jun 12 2020 07:08:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 15146339 EDI: BECKLEE.COM Jun 12 2020 07:08:00 State Farm Bank, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 15116395 +EDI: STFM.COM Jun 12 2020 07:08:00 State Farm Financial S, 1 State Farm Plaza,
 Bloomington, IL 61710-0001
 15116641 +EDI: RMSC.COM Jun 12 2020 07:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15116396 +EDI: RMSC.COM Jun 12 2020 07:08:00 Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 15116397 EDI: USBANKARS.COM Jun 12 2020 07:08:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229,
 Cincinnati, OH 45201
 15116398 +EDI: VERIZONCOMB.COM Jun 12 2020 07:08:00 Verizon, Verizon Wireless Bk Admin,
 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
 15146018 EDI: AIS.COM Jun 12 2020 07:08:00 Verizon, by American InfoSource as agent, PO Box 4457,
 Houston, TX 77210-4457
 15116399 +E-mail/Text: bankruptcy@firstenergycorp.com Jun 12 2020 03:30:18 West Penn Power,
 PO Box 3687, Akron, OH 44309-3687
 15127757 +E-mail/Text: bankruptcy@firstenergycorp.com Jun 12 2020 03:30:18 West Penn Power,
 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 22

District/off: 0315-2

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Form ID: 309

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
cr* +NexTier Bank, N.A., 101 E Diamond St, Suite 110, Butler, PA 16001-5943
15116388* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114)
TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2020 at the address(es) listed below:

Corey J. Sacca on behalf of Debtor Douglas Horvath csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;
3230706420@filings.docketbird.com
Fred W. Freitag, IV on behalf of Creditor Aspen Properties Group LLC as Trustee of APG
Holdings Revocable Trust fwfreitagiv@gmail.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
James K. Haney on behalf of Creditor BMO Harris Bank N.A. jhaney@wongfleming.com,
sshallow@wongfleming.com;spiotrowski@wongfleming.com
Karina Velter on behalf of Creditor PNC Bank, National Association amps@manleydeas.com
Maureen A. Dowd on behalf of Creditor NexTier Bank, N.A. mdowd@grenenbirsic.com,
mcupec@grenenbirsic.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8